

1. A secure transaction method, comprising the steps of:
 - 2 establishing an electronically accessible verification site authorized by the holder of a credit or debit card;
 - 4 receiving a request for goods or services at a merchant location using the credit or debit card, but wherein the card is not physically presented to the merchant; and
 - 6 accessing the verification site by the merchant to determine whether the request for goods or services is legitimate.

2. The method of claim 1, wherein the site is an electronic mail account.

3. The method of claim 2, wherein account was established by the merchant.

4. The method of claim 1, wherein an authorization message is sent from the
 - 2 site to the merchant in response to the step of accessing the verification site by the merchant.

5. The method of claim 4, wherein the authorization message is
 - 2 automatically generated.

6. The method of claim 4, wherein the authorization message is manually
 - 2 generated within a predetermined period of time.

7. The method of claim 4, wherein request for goods or services, the step of
2 accessing the verification site, the authorization message, or any combination thereof, are
encrypted.

8. The method of claim 7, wherein the encryption is implemented using an
2 algorithm specific to the holder or an authorized user of the card.

9. The method of claim 4, wherein request for goods or services, the step of
2 accessing the verification site, the authorization message, or any combination thereof,
include routing information for future use.

10. The method of claim 1, wherein the step of accessing the verification site
2 by the merchant causes an icon or window to appear in a web browser.

11. The method of claim 1, wherein the verification site is wirelessly
2 accessible.

12. The method of claim 11, wherein the site is accessible through a cellular
2 telephone, personal digital assistant, or other mobile device.